

REMARKS

Claims 6-15 are pending in this application. The Examiner rejected claims 6-15 under 35 U.S.C. § 102(e) as being anticipated by Moran.

Claim 6 is illustrative and recites:

A system for making computer-implemented multiple life cycle plans, comprising:  
a user interface including data entry elements for receiving life cycle planning data from a user and displaying plan results to the user; and  
a planning engine, coupled to the user interface, and configured to perform the steps of:  
allocating the planning data to a plurality of items, each item having at least one variable, and each item configured to be present in or absent from each life cycle plan; and  
determining a plan result for each plan using only the items that are present in the plan.

Applicant has previously described some of the patentable distinctions between the claimed invention and Moran. To further illustrate the point in view of the Examiner's most recent Office Action, Applicant makes the following points.

In the claimed invention, an item is "configured to be present in or absent from each life cycle plan." So, for example, an item might be a certain loan under consideration. The loan might be active in several plans—three, for example. Whereas in the claimed invention this is accomplished by configuring the item, e.g., through the use of an associated index of the item's array, to be present in the three plans, Moran would simply duplicate the item repeatedly until three copies of the item existed—using additional memory, which is a shortcoming of conventional methods that the claimed invention overcomes. See, e.g., col. 28, lines 57-65 of Morgan.

Accordingly, at a minimum Morgan does not teach the claimed limitation of "a planning engine, coupled to the user interface, and configured to perform the steps of allocating the planning data to a plurality of items, each item having at least one variable, and each item configured to be present in or absent from each life cycle plan."

Therefore, claim 6 is patentable over Moran. Claim 7 is patentable over Moran for at least the same reasons as claim 6, reciting that indications are stored of whether an item is active in a plan, unlike the teaching of Moran that makes copies of items for each plan.

Dependent claims 8-10 are patentable over Moran, as each recites its own patentable features in addition to depending from patentable claim 7. Claims 11-14 and 15 are analogous to claims 7-10 and are patentable over Moran for at least the same reasons.

In view of the above, the Examiner is asked to withdraw his rejection of all pending claims, claims 6-15, and issue a Notice of Allowance. If any matters remain outstanding prior to allowance of the claims, the Examiner is invited to contact the undersigned attorney at (415) 875-2358 or via e-mail at [dbrownstone@fenwick.com](mailto:dbrownstone@fenwick.com). Applicant acknowledges that a copy of any electronic mail communications will be made of record in the application file per MPEP § 502.03.

Respectfully submitted,  
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